

United States Bankruptcy Court
Northern District of Ohio

In re:
Bridgett D Saadat
Debtor

Case No. 12-19297-pmc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1

User: klamu
Form ID: 227i

Page 1 of 3
Total Noticed: 71

Date Rcvd: Aug 18, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2015.

db +Bridgett D Saadat, 1276 Belrose Road, Mayfield Heights, OH 44124-1529
aty Kerri N. Bruckner, Lerner Sampson & Rothfuss, PO Box 5480, Cincinnati, OH 45201-5480
23820936 +Alan B. Schlesinger, DDS, 5900 Som Center Road, Suite 10, Willoughby, OH 44094-3044
22021151 +Arbor Court Apartments, c/o Zehman-Wolf Managment, 25700 Science Pk Dr. 325,
Beachwood, OH 44122-7328
22021153 +Bay Area Credit Services, 1901 W. 10th Street, Antioch, CA 94509-1380
22278677 +CAPITAL ONE, N.A., PO Box 12907, Norfolk VA 23541-0907
22021158 CBE Group, P.O. Box 2547, Waterloo, IA 50704-2547
22274813 +CitiMortgage, Inc., PO Box 6030, Sioux Falls, SD 57117-6030
23820937 +City of Cleveland, Division of Water, P.O. Box 94540, Cleveland, OH 44101-4540
23820938 +Cleveland Clinic, P.O. Box 89410, Cleveland, OH 44101-6410
22021161 +Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
23820939 Drs. Brahms, Cohn & Leb, Inc., P.O. Box 221200, Beachwood, OH 44122-0995
23820940 +Hosp Medical Practices, c/o Loraen Gordon, Esq., 1991 Lee Road, Suite 102,
Cleveland Heights, OH 44118-2571
23820941 +Karen V. Tucker, LLC, P.O. Box 39043, Solon, OH 44139-0043
22021172 +Lakeshore Dance & Gymnastics, 701 Beta Drive Unit 27, Mayfield Village, OH 44143-2330
22021174 +Mantis/cbsd, Po Box 6497, Sioux Falls, SD 57117-6497
23820942 Northeastern Ohio Sewer, P.O. Box 94550, Cleveland, OH 44101-4550
22021176 +Onemain Fi, Po Box 499, Hanover, MD 21076-0499
22021177 +Pcr & Associates, 1642 Westgate Cir Ste 20, Brentwood, TN 37027-8194
22021178 +Periodontal Associates, Inc., 29001 Cedar Road, Suite 450, Lyndhurst, OH 44124-4051
23820943 +Phillip W. Wallace D.D.S., Inc., 36001 Euclid Avenue, Willoughby, OH 44094-4643
22021182 +Sharon G. Citron D.M.D. Inc., 5010 Mayfield Road, Suite 101, Lyndhurst, OH 44124-2611
22021184 +The Lawn Control Center, 29625 Lakeland, Wickliffe, OH 44092-2235
22021185 The Plain Dealer, c/o Joseph Mann & Creed, 20600 Chagrin Blvd Suite 550,
Shaker Heights, OH 44122-5340
22021186 +U.S. Attorney, Carl B. Stokes Bldg., 801 W. Superior Ave. Ste. 400,
Cleveland, OH 44113-1852
22021187 +U.S. Attorney General, 10th & Constitution Aves., Washington, DC 20220-0001
22021188 U.S. Dept of Education, P.O. Box 105028, Atlanta, GA 30348-5028
23820944 UH Ahuja Medical Center, P.O. Box 74908, Cleveland, OH 44194-4908
23820945 UHMP University Orthopaedic Speci, P.O. Box 8792, Belfast, ME 04915-8792
22390898 US Department of Education, PO Box 16448, St. Paul, MN 55116-0448

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: leekravitz@sbcglobal.net Aug 18 2015 21:37:57 Lee R Kravitz, 4508 State Rd,
Cleveland, OH 44109

aty +EDI: BASSASSOC.COM Aug 18 2015 21:35:00 Patti H. Bass, 3936 E. Ft. Lowell Rd., #200,
Tucson, AZ 85712-1083
tr EDI: QDOSIMON.COM Aug 18 2015 21:33:00 David O Simon, 1370 Ontario Street,
Standard Bldg, #450, Cleveland, OH 44113-1744
cr +EDI: PRA.COM Aug 18 2015 21:33:00 PRA Receivables Management, LLC, POB 41067,
NORFOLK, VA 23541-1067
22021152 EDI: CINGMIDLAND.COM Aug 18 2015 21:33:00 AT & T, P.O. Box 6416,
Carol Stream, IL 60197-6416
22109351 +EDI: CINGMIDLAND.COM Aug 18 2015 21:33:00 AT&T Mobility II LLC, % AT&T Services, Inc,
Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A231, Bedminster, NJ 07921-2693
22119261 EDI: GMACFS.COM Aug 18 2015 21:33:00 Ally Financial, PO Box 130424,
Roseville, MN 55113-0004
22021150 +EDI: GMACFS.COM Aug 18 2015 21:33:00 Ally Financial, 200 Renaissance Ctr,
Detroit, MI 48243-1300
22021159 EDI: CITICORP.COM Aug 18 2015 21:34:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,
Po Box 20507, Kansas City, MO 64195
22021154 +EDI: CAPITALONE.COM Aug 18 2015 21:34:00 Cap One, 26525 N Riverwoods Blvd,
Mettawa, IL 60045-3440
22021155 +EDI: CAPITALONE.COM Aug 18 2015 21:34:00 Cap One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
22021156 +EDI: CAPITALONE.COM Aug 18 2015 21:34:00 Cap1/bstby, 26525 N Riverwoods Blvd,
Mettawa, IL 60045-3440
22021157 +EDI: CAPITALONE.COM Aug 18 2015 21:34:00 Capital 1 Bank, Attn: Bankruptcy Dept.,
Po Box 30285, Salt Lake City, UT 84130-0285
22095945 EDI: BL-BECKET.COM Aug 18 2015 21:34:00 Capital One NA, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
22235597 +EDI: BASSASSOC.COM Aug 18 2015 21:35:00 Capital One, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
22021160 +EDI: CIAC.COM Aug 18 2015 21:33:00 Citimortgage, P.O. Box 9438,
Gaithersburg, MD 20898-9438
22021162 +EDI: WFNNB.COM Aug 18 2015 21:34:00 Comenity Bank/pier 1, 4590 E Broad St,
Columbus, OH 43213-1301
22074717 +EDI: TSYS2.COM Aug 18 2015 21:34:00 Department Stores National Bank/Macy's,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
22021163 +EDI: TSYS2.COM Aug 18 2015 21:34:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
22021165 EDI: RMSC.COM Aug 18 2015 21:34:00 GECRB/DSG, P.O. Box 530916, Atlanta, GA 30353-0916

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

22021166 +EDI: RMSC.COM Aug 18 2015 21:34:00 GEMB / Old Navy, Attention: GEMB, Po Box 103104, Roswell, GA 30076-9104

22021164 +EDI: RMSC.COM Aug 18 2015 21:34:00 Gecrb/dicks, P.O. Box 965005, Orlando, FL 32896-5005

22021167 +EDI: RMSC.COM Aug 18 2015 21:34:00 Gemb/walmart, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104

22021168 +EDI: IIC9.COM Aug 18 2015 21:33:00 I.C. Systems Inc., 444 Highway 96 E., P.O. Box 64887, Saint Paul, MN 55164-0887

22078936 EDI: IRS.COM Aug 18 2015 21:34:00 Internal Revenue Service, 1240 E 9th Street, Rm 493, Cleveland, OH 44199

22021170 EDI: CBSKOHLS.COM Aug 18 2015 21:34:00 Kohls Payment Center, P.O. Box 2983, Milwaukee, WI 53201-2983

22021171 +EDI: CBSKOHLS.COM Aug 18 2015 21:34:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

22256770 EDI: RESURGENT.COM Aug 18 2015 21:34:00 LVNV Funding, LLC its successors and assigns as, assignee of One Main Financial Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

22021173 +EDI: RMSC.COM Aug 18 2015 21:34:00 Lowes / MBGA / GEMB, Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104

22021175 +EDI: MERRICKBANK.COM Aug 18 2015 21:33:00 Merrick Bk, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001

22021179 EDI: PRA.COM Aug 18 2015 21:33:00 Portfolio Rc, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541

22166780 EDI: PRA.COM Aug 18 2015 21:33:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

23106701 EDI: PRA.COM Aug 18 2015 21:33:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

22021180 +E-mail/Text: bankruptcynotices@pch.com Aug 18 2015 21:38:44 Publishers Clearing House, P.O. Box 4002936, Des Moines, IA 50340-2936

22021181 E-mail/Text: bankruptcynotices@pch.com Aug 18 2015 21:38:43 Publishers Clearing House, P.O. Box 26305, Lehigh Valley, PA 18002-6305

22073124 EDI: Q3G.COM Aug 18 2015 21:35:00 Quantum3 Group LLC as agent for, CP Medical LLC, PO Box 788, Kirkland, WA 98083-0788

22126517 EDI: Q3G.COM Aug 18 2015 21:35:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

22033264 EDI: RECOVERYCORP.COM Aug 18 2015 21:33:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

22021183 E-mail/Text: bankruptcy@sw-credit.com Aug 18 2015 21:39:08 Southwest Credit, 4120 International Pkwy suite 1100, Carrollton, TX 75007-1958

22109350 +EDI: ATTWIREBK.COM Aug 18 2015 21:35:00 The Ohio Bell Telephone Company, % AT&T Services, Inc, Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A231, Bedminster, NJ 07921-2693

23050636 +EDI: BASSASSOC.COM Aug 18 2015 21:35:00 eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083

TOTAL: 41

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr CitiMortgage, INC.

cr* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083

cr* +Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

cr* +eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083

22021169* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Insolvency Group 3, 1240 E. 9th St. Rm. 403, Cleveland, OH 44199)

TOTALS: 1, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 20, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2015 at the address(es) listed below:

Craig H Shopneck ch13shopneck@ch13cleve.com, cshopneck13@ecf.epiqsystems.com
Craig Shopneck cshop33 on behalf of Trustee Craig H Shopneck ch13shopneck@ch13cleve.com
David O Simon david@simonlpa.com, dosimon@ecf.epiqsystems.com
Kerri N. Bruckner on behalf of Creditor CitiMortgage, INC. NOHBK@lsrlaw.com
Lee R Kravitz on behalf of Debtor Bridgett D Saadat leekravitz@sbcglobal.net
Patti H. Bass on behalf of Creditor Capital One, N.A. ecf@bass-associates.com

TOTAL: 6

United States Bankruptcy Court for the Northern District of Ohio

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under Chapter 13 on December 27, 2012 and was converted to a case under Chapter 7 on August 16, 2015. You may be a creditor of the debtor. **This notice lists important deadlines and explanations of your rights and duties.** Please read both sides of this notice.

Case Information

Case Number: 12-19297-pmc

Debtor(s):

Bridgett D Saadat
1276 Belrose Road
Mayfield Heights, OH 44124

Other names used by the Debtor(s) in the last 8 years:

aka Bridgett Rollins-Saadat-

Last Four Digits of Debtor's Social Security Number or Individual Taxpayer ID Number (ITIN)/Complete EIN:

xxx-xx-0962

Attorney for Debtor:

Lee R Kravitz
4508 State Rd
Cleveland, OH 44109
Telephone number: (216) 749-0808

Bankruptcy Trustee:

David O Simon
1370 Ontario Street
Standard Bldg
#450
Cleveland, OH 44113-1744
Telephone number: (216) 621-6201

Meeting of Creditors

All debtors **must** bring the following proofs of identification to the meeting of creditors:

- Valid, unexpired photo identification (driver's license, state ID, employee ID, etc.). If the case is a joint filing, both debtors must have identification; AND
- Proof of social security number. Government- or employer-issued documentation, such as social security card, IRS tax transcript, W-2, or 1099, is acceptable proof.

Date: September 24, 2015

Time: 09:30 AM

Location: 341 Meeting, H.M.M. US Courthouse, 201 Superior Ave, 6th Floor, Cleveland, OH 44114

Presumption of Abuse under 11 U.S.C. § 707(b) *See "Presumption of Abuse" on the other side of this notice.*

The presumption of abuse does not arise.

Deadlines

Papers must be received by the bankruptcy clerk's office by the stated deadline.

Deadline to File a Proof of Claim: *Please do not file a proof of claim unless you receive a notice to do so.*

Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts: November 23, 2015

Deadline to Object to Exemptions: 30 days after the *conclusion* of the meeting of creditors.

Address of the Bankruptcy Court Clerk's Office:

United States Bankruptcy Court
Howard M. Metzenbaum U.S. Courthouse
201 Superior Avenue
Cleveland, OH 44114-1235

For the Court:

Clerk of the Bankruptcy Court:
Kenneth J. Hirz

Date: August 18, 2015

Refer to Other Side of this Notice for Important Explanations

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case:

A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the other side of this notice, and an order for relief has been entered.

Creditors Generally May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.

Presumption of Abuse:

If the presumption of abuse arises, creditors have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.

Meeting of Creditors:

A meeting of creditors is scheduled for the date, time, and location listed on the other side of this notice. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.

Claims:

There does not appear to be any property available to the trustee to pay creditors. *Therefore, you should not file a Proof of Claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a Proof of Claim, and telling you the deadline for filing your Proof of Claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

Do not include this notice with any proof of claim or other filing you submit to the court.

Discharge of Debts:

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a), or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the other side of this notice. The bankruptcy clerk's office must receive the motion or complaint and any required filing fee by that deadline.

Exempt Property:

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect the list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the other side of this notice.

Bankruptcy Clerk's Office:

Any paper that you file in this bankruptcy case must be filed at the bankruptcy clerk's office at the address listed on the other side of this notice. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. The clerk's office is open Monday through Friday from 9:00 AM to 4:00 PM, except on federal holidays. Additional information can be found on the court's website at www.ohnb.uscourts.gov, including Forms, Local Bankruptcy Rules, Administrative and General Orders, Judges' Hearing Dockets, the United States Code, and the Federal Rules of Bankruptcy Procedure.

Legal Advice:

The staff of the bankruptcy clerk's office is not permitted to give legal advice. You may want to consult an attorney to determine your rights in this case. If you are a creditor with a foreign address, you should consult with a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

Refer to Other Side of this Notice for Important Deadlines and Notices